

APPENDIX F

CHILDREN'S SERVICES SURVEY RESULTS

1. What services does your organization provide to children and families?

- a. residential treatment **2**
- b. treatment foster care **7**
- c. foster care **7**
- d. crisis residential services **6**
- e. HOPE beds **2**
- f. responsible living skills **2**
- g. family preservation services **9**
- h. intensive family preservation services **2**
- i. family reconciliation services **7**
- j. alternative response system **2**
- k. visitation **7**
- l. adoption **6**
- m. child care centers **2**
- n. pediatric interim care **0**
- o. mental health care services **14**
- p. recreational activities **4**
- q. group home care **4**
- r. foster and adoptive parent recruitment **10**
- s. secure crisis residential centers **2**
- t. adoption services **2**
- u. respite care for foster families **9**
- v. children's hospital alternative program **3**
- w. assessment centers **4**
- x. boarding homes **1**

- others: DD (after age 21) **1**
 - Psych evals **1**
 - Child abuse physical **3**
 - Child abuse mental **3**
 - Placement **1**
 - Substance abuse **1**

2. Have you tried to obtain general liability coverage and have had difficulty in obtaining coverage?

Yes **12**

No **19**

3. If yes, please check reasons:

a. Cost too high **11**

b. Too many claims **1**

c. Less than four years experience **1**

d. Driver listing and current MVRecord **1**

e. Insurance company left State of Washington **1**

f. Availability **7**

g. Other reasons **4***

*Comments:

“I primarily provide evaluations of parents/adults/children for CPS/CSW and for attorneys. Occasionally, I provide psychotherapy for parents with active CPS caseplans. Evals are used for court, case planning and treatment purposes. I'm not sure what general liability insurance is, why I need it, what company to access, or even what questions to ask of my insurance agent.”

“The costs are too high. We have never had a claim but pay \$10,000 per yr for coverage!!”

“Liability of the work-especially foster care.”

“So many services offered, types of staff members effect price”

“There seems to be very few insurance companies that will insure agencies that have anything to do with adoption of special needs children. We aren't an adoption placement agency, so we have no responsibility for making decisions about which children might be placed in which home. We merely recruit families; still it's difficult.”

4. Are you presently insured for general liability?

Yes **35**

No **2**

5. If yes, please name the insurance company.

United National Insurance Co.
SAFECO
Executive Risk Indemnity
Lexington Insurance Company
Safeco
Philadelphia Insurance Company
Ace American
Philadelphia, Philadelphia
Canfield and Assoc.
Non prof. assc.
Mutual of Omaha
The Berry Group
HSPO/NCA
Philadelphia
Safeco
WCC
Philadelphia- agent Bob Russell
Philadelphia
Trust Risk
Catholic Mutual
Catholic Mutual Relief Society (paid-in)
United National
ISU Insurance Services
Connor & Kelly
Stonington Insurance Company

Comments:

"Our insurance is through the broker that services CRISTA Ministries of which we are a part. Our broker is Kibble and Prentice and our general liability is through Lexington Insurance. Although we have insurance it is costly and this is an issue. At this time, if you averaged the cost of insurance across our adoptions insurance is costing over \$1000 per adoption and I believe that is outrageous."

"Each therapist is privately insured."

"I have professional liability/malpractice thru HPSO/CNA as a member of ACA (America Counseling Association)."

6. Is sexual misconduct covered? If yes, at what level? 18

\$100K
\$100K/300K?
\$4,000,000
\$25,000/50,000AG
\$2MILL

\$5MILL
\$2MILL
\$100,000
\$1M/2M
\$10M
\$250,000
\$100,000
\$300,000
\$1M

Comments:

“That's not specifically addressed in general liability. My general liability covers the inside of my office and anything that happens on site. My prof. liability covers practice issues and judgment. I'm covered for 1m for each claim and 6m agg.”

7. What is your annual budget?

\$6,000,000
\$2,000,000
\$1MILL-3MILL
\$2,000,000
\$4,000,000
individual budget
\$15,000
\$50,000
\$60,000
\$500,000
\$540,000
\$18MILL
\$2,000,000
\$13.5M
\$4.3M
\$500,000
PROPRIETARY
\$24,000
\$2,660,000
\$8,464,660
\$23M
\$4M
\$3,500
\$333,858

Comments:

“I don't have an "annual budget" per se. I'm a private practioner (certified sex offender treatment provider) one person office. I see clients individually and have part time support.”

8. Do you also purchase excess liability coverage? If yes, at what level and what does it cost? 19

LEVEL	COST		
3,000,000	600		
1,000,000 ea occurrence	86		
1,000,000	160		
1,000,000	500 business liab./375 prof. liab.		
3MILL/6MILL	350/YR		
1,000,000	1689		
5,000,000	35K		
5,000,000	51,029		
5,000,000/9,000,000	65K		

Comments:

“CRISTA has an umbrella policy. I am not sure what the cost is. There is also ‘stop gap’ coverage.”

“We used to be able to purchase excess liability, but haven't been able to get it for the past 2 years.”

9. Have you had an insurance policy cancelled? If yes, for what reason(s)? When?

NO YES
24 4

10. Please indicate your general liability premiums, limits and deductibles for the last three years.

See attached Excel table

11. Are the terms of your policy impacting the services you offer or populations to whom you offer services? Please explain.

Not at this time

No

No-I have sort of ignored the issue and maintained my professional liability insurance.

No

No

Not impacting services

NO

NO

NO

NO

NO
Not yet
Not at this time
NO

Comments:

“Yes and No. Commercial liability insurance for in-home providers is not available, so I have had to purchase a full policy. It is also noted that DSHS policy impacts accessing affordable insurance. For example, DSHS requires commercial liability for DCFS clients while it does not for JRA clients. Furthermore, other contractors for which I provide in-home family counseling i.e. Pierce and Shelton Counties do not require commercial liability is about \$1000. In an effort to provide coverage and affordability, I proposed to DCFS that I extend my current personal umbrella policy to cover incidents in clients homes that would not be covered under professional liability. The extension of this policy would have cost about \$100. DCFS rejected this proposal, stating that they wanted consistent guidelines regardless of the context. As a sole proprietor if I am unable to recoup commercial general liability costs it is economically prohibitive to provide in-home services such as FRS or FCS for sole proprietors.”

“Not currently. I've had no problem getting general liability for the office and professional liability was problem free as well since I obtain it through the association. It is a group policy.”

“Yes, these costs have not been offset by increases in the vendor rate and therefore are made up by cuts to salaries.”

“Yes, new work that is considered.”

12. In your experience are your insurance concerns related more to availability or affordability?

Availability	Affordability	Both
4	9	5

13. What populations are you serving:

- a. Infants **21**
- b. Toddlers **24**
- c. Children **26**
- d. Adolescents **29**
- e. Families **28**
- * elderly **1**

14. Do the children, youth or parents you serve have any of the following behavioral issues?

- a. fire setting **3, 8**
- b. sexually aggressive **11, 10**
- c. running away **13, 13**

d. physical abuse **26, 13**

e. neglect **23, 8**

f. sexual abuse **27, 8**

g. other **8, 6**

mental health **3**

physical health **4**

physical health (mothers being charged with neglect) **1**

15. Do you see any softening/improvements in the market that would allow you to obtain liability insurance in the near future?

Yes **3**

No **17**

Don't know **2**

No Answer **2**

16. If you have been uninsured, how long has it been?

Question #10
Children's Services Survey

	2002	2003	2004		2002	2003	2004
premiums	46553	51666	64259	premiums	600	600	600
limits	3MILL	3MILL	4MILL	limits	3 MILL	3 MILL	3 MILL
deductibles	5000	5000	5000	deductibles			
company	UNI	UNI	UNI	company			
	2002	2003	2004		2002	2003	2004
premiums	?	?	?	premiums	13351	14946	19987
limits	1/3MILL	1/3MILL	1/3MILL	limits	2 MILL	2 MILL	3 MILL
deductibles				deductibles	?	?	2500
company	LEX	LEX	LEX	company	1st NAT.	1st NAT.	UNIT. NAT.
	2002	2003	2004		2002	2003	2004
premiums	650	650	695	premiums			998
limits	2 MILL	2 MILL	2 MILL	limits		2 MILL	
deductibles		1,000	1,000	deductibles		N/A	
company	ACA	ALLIED	ALLIED	company		BURL	
	2002	2003	2004		2002	2003	2004
premiums		6771	5734	premiums	17295	25543	25543
limits	2 MILL	2 MILL	2 MILL	limits	1MILL/2MILL	1MILL/2MILL	1MILL/2MILL
deductibles	1000	1000	1000	deductibles	1000	1500	2500
company	PHIL	PHIL	PHIL	company	LEX	LEX	LEX
	2002	2003	2004		2002	2003	2004
premiums	19639	21352	16753	premiums			500
limits	1M/3M	1M/3M	1M/3M	limits			
deductibles				deductibles			
company	UNITED	UNITED	CANFIELD	company		MUT OF OM	
	2002	2003	2004		2002	2003	2004
premiums	10745	11361	13183	premiums	60008	58674	65009
limits	2M	2M	2M	limits	10,250,000	10,000,000	10,000,000
deductibles				deductibles	1000	1000	1000
company	PHIL	PHIL	PHIL	company	WGEP	WGEP	WGEP
	2002	2003	2004		2002	2003	2004
premiums			3250	premiums	2588	3041	2931
limits		1M		limits	1M/3M	1M/3M	1M/3M
deductibles				deductibles	1000	1000	1000
company		CONNOR		company	FIREMANS	STONINGTON	STONINGTON
	2002	2003	2004		2002	2003	2004
premiums	4740 (philade	5501(philade	10520(safeco	premiums	750	768	804

Question #10
Children's Services Survey

limits	2,000,000	2,000,000	2,000,000	limits	1/3MILL	1/3MILL	1/3MILL
deductibles				deductibles	0	0	0
company				company	EXEC. RISK INT	EXEC. RISK IND.	EXEC. RISK IND.

2002	2003	2004	2002	2003	2004
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premiums			1400	premiums	N/A	217	125
limits			1 MILL/3 MIL	limits	1 MILL	1 MILL	
deductibles				deductibles	NONE	NONE	
company			APA	company	HPSO	HPSO	

2002	2003	2004	2002	2003	2004
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premiums	6327.3	7600	9190.4	premiums	450	450	500
limits	1 MILL	2 MILL	2 MILL	limits	1 MILL/2 MILL	1 MILL/2 MILL	1 MILL/2 MILL
deductibles				deductibles	250	250	250
company	COLONY	COLONY	COLONY	company	SAFECO	SAFECO	SAFECO

2002	2003	2004	2002	2003	2004
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premiums			9892	premiums	86902	13947	14585
limits			1MILL	limits	2M/3M	1M/2M	1M/2M
deductibles			0	deductibles	0	0	0
company			PHIL	company	C NA	C NA	C NA

2002	2003	2004	2002	2003	2004
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premiums	700	800	1000	premiums	125	225	400
limits	1M/2M	1M/2M	1M/2M	limits	1M/6M	1M/6M	1M/6M
deductibles	500	500	500	deductibles			
company				company		HSPONCA	

2002	2003	2004	2002	2003	2004
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premiums	30712	34123	36811	premiums	42000	49000	65000
limits	1/3M	1/3M	1/3M	limits	5M/UNL	5M/9M	5M/9M
deductibles	0	0	0	deductibles			
company	SAFECO	SAFECO	SAFECO	company	WCC	WCC	WCC